

Sam S. Leslie, Chapter 7 Trustee  
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**UNITED STATES BANKRUPTCY COURT  
CENTRAL DISTRICT OF CALIFORNIA  
LOS ANGELES DIVISION**

In re

CHRISTOPHER COVARRUBIAS

Debtor(s)

Case No. 2:23-14654-VZ

A Chapter 7 Proceeding

NOTICE OF CONTINUED MEETING OF  
CREDITORS AND APPEARANCE OF  
DEBTOR [11 USC 341(a)]

COUNSEL: BENJAMIN HESTON  
TO THE ABOVE NAMED DEBTOR(S):

You are hereby notified that the Meeting of Creditors pursuant to Title 11 U.S.C. Section 341(a) in the above-captioned matter has been continued to **September 27, 2023 at 11:00 AM**, because you failed to appear at the 341(a) meeting previously scheduled in your matter. You are further notified that in the event you do not appear at said time and place, your case may be dismissed by the United States Bankruptcy Court.

Because of developing issues with the COVID-19 virus and the national declaration of emergency by the President of the United States, § 341 Meetings of Creditors will be conducted telephonically. The telephone call in number and passcode for the § 341 Meeting of Creditors is set forth in the enclosed Notice.

Please make sure that prior to the meeting you have read the enclosed information for the Section 341(a) Meeting of Creditors and follow all instructions. Also, prior to your meeting you must have read the enclosed Information Sheet provided by the Office of the United States Trustee.

Dated: September 13, 2023

/s/ Sam S. Leslie  
Sam S. Leslie, Chapter 7 Trustee

I certify that I served the within notice on the above debtor(s) and the debtor(s)' attorney, if applicable, on September 13, 2023.

/s/ Shawn Sterrett  
Shawn Sterrett

**NOTICE FROM THE UNITED STATES TRUSTEE**  
**INSTRUCTIONS AND INFORMATION**  
**FOR PARTICIPATION IN TELEPHONIC SECTION 341 MEETINGS**  
**IN LOS ANGELES IN THE CENTRAL**  
**DISTRICT OF CALIFORNIA**

Bankruptcy Chapter	Normal 341 Location	Presiding Trustee	Call In Information
Chapter 7	Los Angeles	Wesley Avery	Conference Line: 1-866-916-8264 Participant Code: 2983420
Chapter 7	Los Angeles	Carolyn Dye	Conference Line: 1-866-917-3563 Participant Code: 6182652
Chapter 7	Los Angeles	Howard Ehrenberg	Conference Line: 1-866-818-4478 Participant Code: 5458706
Chapter 7	Los Angeles	Rosendo Gonzalez	Conference Line: 1-866-917-0421 Participant Code: 6008507
Chapter 7	Los Angeles	David Goodrich	Conference Line: 1-866-710-4230 Participant Code: 1247053
Chapter 7	Los Angeles	Brad Krasnoff	Conference Line: 1-866-916-1638 Participant Code: 9381167
Chapter 7	Los Angeles	Heide Kurtz	Conference Line: 1-866-917-3705 Participant Code: 3458508
Chapter 7	Los Angeles	Samuel Leslie	Conference Line: 1-866-918-9721 Participant Code: 6941605
Chapter 7	Los Angeles	Peter Mastan	Conference Line: 1-866-917-1475 Participant Code: 1762588
Chapter 7	Los Angeles	John Menchaca	Conference Line: 1-866-918-0230 Participant Code: 6532752
Chapter 7	Los Angeles	Elisa Miller	Conference Line: 1-866-918-5491 Participant Code: 9337603
Chapter 7	Los Angeles	John Pringle	Conference Line: 1-866-912-2132 Participant Code: 2959994
Chapter 7	Los Angeles	Jason Rund	Conference Line: 1-866-916-3454 Participant Code: 4876953
Chapter 7	Los Angeles	Edward Wolkowitz	Conference Line: 1-866-710-0735 Participant Code: 2846904
Chapter 7	Los Angeles	Timothy Yoo	Conference Line: 1-866-718-1353 Participant Code: 2196108
Chapter 13	Los Angeles	Kathy Dockery	Conference Line: 1-866-918-7973 Participant Code: 2040162 Conference Line: 1-866-917-6289 Participant Code: 5181097 Conference Line: 1-866-909-0478 Participant Code: 7099618
Chapter 13	Los Angeles	Nancy Curry	Conference Line: 1-866-914-6621 Participant Code: 8414351
Chapter 11	Los Angeles	Office of U.S. Trustee	Conference Line: 1-866-821-3048 Participant Code: 4464878 [OR] Conference Line: 1-866-816-0394 Participant Code: 5282999 [OR] Conference Line: 1-866-811-2961 Participant Code: 9609127

Identification Procedures - Debtors should provide copies of their photo identification and proof of Social Security number to the presiding trustee prior to the start of the section 341 meeting. Copies may be provided through debtor's counsel or directly to the presiding trustee if unrepresented. If such proof has not been provided, the 341 meeting will be continued until the trustee has received proof of identification.

Preparation for the Call:

- Use a landline to avoid interruptions and background noise. Avoid using a cell phone, if possible.
- Each call will have multiple cases; after connecting to the call please place your phone on mute and wait until your case is called before speaking.
- When your case is called, please speak clearly and loudly as the meeting is being recorded.
- Debtors should be prepared and have copies of documents on which they can reasonably expect to be examined (petition, schedules, statement of financial affairs, tax returns, etc.) or any documents the trustee has indicated in advance that debtors should have available for questioning.

INFORMATION FOR THE SECTION 341 MEETING OF CREDITORS

Because of developing issues with the COVID-19 virus and the national declaration of emergency by the President of the United States, § 341 Meetings of Creditors (“Meetings”) will be conducted telephonically. The telephone call in number and passcode for the § 341 Meeting of Creditors (“Meeting”) is set forth in the enclosed Notice.

**Dial-In Information:**

- (1) You must use a touch-tone phone to participate.
- (2) Landline preferred. If you have a choice, use a landline phone, instead of a cell phone. Do not use a speaker phone.
- (3) Dial the call-in number and then enter the passcode, which consists of 7 numbers and is followed by a # sign. Immediately place your phone on mute.
- (4) Make the call from a quiet area where there is as little background noise as possible.
- (5) As more than one Meeting will be held during this period, listen for your case to be called. When your case is called, unmute your phone and identify yourself.
- (6) When speaking during your case, identify yourself.
- (7) Do not put the phone on hold at any time after the call is connected.
- (8) If any party is attending the Meeting from the same location as another party, use separate touch-tone phones to participate.
- (9) Once the case Meeting is finished, hang up.
- (10) If you become disconnected before your Meeting is finished, call back.

**Bankruptcy Documents:**

Debtors should have their bankruptcy documents available in the event there are questions about the information in the documents.

**No Recording:** The Meetings will be recorded by the trustee or United States Trustee. Any other recordings are prohibited.

**U.S. Department of Justice**  
*Office of the United States Trustee*



*Bankruptcy Law is a federal law. This sheet provides you with general information about what happens in a bankruptcy case. The information here is not complete. You may need legal advice.*

***When You File Bankruptcy***

You can choose the kind of bankruptcy that best meets your needs provided you meet certain qualifications):

**Chapter 7:** A trustee is appointed to take over your property. Any property of value will be sold or turned into money to pay your creditors. You may be able to keep some personal items and possibly real estate depending on the law of the State where you live and applicable federal laws.

**Chapter 11:** This is used mostly by businesses. In chapter 11, you may continue to operate your business, but your creditors and the court must approve a plan to repay your debts. There is no trustee unless the judge decides that one is necessary; if a trustee is appointed, the trustee takes control of your business and property.

**Chapter 12:** Like chapter 13, but it is only for family farmers and family fishermen.

**Chapter 13:** You can usually keep your property, but you must earn wages or have some other source of regular income and you must agree to pay part of your income to your creditors. The court must approve your repayment plan and your budget. A trustee is appointed and will collect the payments from you, pay your creditors, and make sure you live up to the terms of your repayment plan.

If you have already filed bankruptcy under chapter 7, you may be able to change your case to another chapter.

Your bankruptcy may be reported on your credit record for as long as ten years. It can affect your ability to receive credit in the future.

***What is a Bankruptcy Discharge and how does it Operate?***

One of the reasons people file bankruptcy is to get a "discharge." A discharge is a court order which states that you do not have to pay most of your debts. Some debts cannot be discharged. For example, you cannot discharge debts for:

- most taxes;
- child support;
- alimony;
- most student loans;
- court fines and criminal restitution; and
- personal injury caused by driving drunk or under the influence of drugs.

The discharge only applies to debts that arose before the date you filed. Also, if the judge finds that you received money or property by fraud, that debt may not be discharged.

It is important to list all your property and debts in your bankruptcy schedules. If you do not list a debt, for example, it is possible the debt will not be discharged. The judge can also deny your discharge if you do something dishonest in connection with your bankruptcy case, such as destroy or hide property, falsify records, or lie, or if you disobey a court order.

You can only receive a chapter 7 discharge once every eight years. Other rules may apply if you previously received a discharge in a chapter 13 case. No one can make you pay a debt that has been discharged, but you can voluntarily pay any debt you wish to pay. You do not have to sign a reaffirmation agreement (see below) or any other kind of document to do this.

Some creditors hold a secured claim (for example, the bank that holds the mortgage on your house or the loan company that has a lien on your car). You do not have to pay a secured claim if the debt is discharged, but the creditor can still take the property.

### ***What is a Reaffirmation Agreement?***

Even if a debt can be discharged, you may have special reasons why you want to promise to pay it. For example, you may want to work out a plan with the bank to keep your car. To promise to pay that debt, you must sign and file a reaffirmation agreement with the court. Reaffirmation agreements are under special rules and are voluntary. They are not required by bankruptcy law or by any other law.

Reaffirmation agreements —

- must be voluntary;
- must not place too heavy a burden on you or your family;
- must be in your best interest; and
- can be canceled any time before the court issues your discharge or within 60 days after the agreement is filed with the court, whichever gives you the most time.

If you are an individual and you are not represented by an attorney, the court must hold a hearing to decide whether to approve the reaffirmation agreement. The agreement will not be legally binding until the court approves it.

If you reaffirm a debt and then fail to pay it, you owe the debt the same as though there was no bankruptcy. The debt will not be discharged and the creditor can take action to recover any property on which it has a lien or mortgage. The creditor can also take legal action to recover a judgment against you.

***If you want more information or have any questions about how the bankruptcy laws affect you, you may need legal advice. The trustee in your case is not responsible for giving you legal advice.***

### **Office of the United States Trustee**

#### **District Offices**

##### **Los Angeles District Office**

915 Wilshire Blvd., Suite 1850  
Meeting Rooms: Suite 1050  
Los Angeles, CA 90017  
(213) 894-6811

##### **Riverside District Office**

3801 University Avenue, Suite 720  
Meeting Rooms: First Floor  
Riverside, CA 92501-3255  
(951) 276-6990

##### **Woodland Hills District Office**

915 Wilshire Blvd., Suite 1850  
Los Angeles, CA 90017  
(213) 894-6811

##### **Santa Ana District Office**

411 West Fourth Street, Suite 9041  
Chapter 7 Meeting Rooms: 3rd Floor  
Chapter 11/13 Meeting Rooms: 1<sup>st</sup> Floor  
Santa Ana, CA 92701  
(714) 338-3400

##### **Woodland Hills 341(a) Meeting Room Location**

21051 Warner Center Lane, Suite 115  
Woodland Hills, CA 91367

##### **Santa Barbara 341(a) Meeting Room Location**

128 East Carrillo Street  
Santa Barbara, CA 93101